

Appendix C: Consumer Sentinel Complaint Categories

Advance Fee Loans and Credit Protection/Repair Offers: The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee, etc.
Business Opportunities and Work-at-Home Plans: Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises, etc.
Charitable Solicitations: Misleading pitches for donations to benefit local service organizations, solicitations for bogus charity or relief organizations, etc.
Foreign Money Offers: Letters or e-mails offer the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim.
Health Care: Fraudulent, misleading or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits, etc.
Identity Theft: When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.
Internet Auctions: Non-delivery of goods, delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale, etc.
Internet Services and Computers: Trial offers from ISPs; difficulty canceling an ISP account; undisclosed Web site charges and problems with computer software and equipment purchases.
Investments: Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.
Magazine and Buyers Clubs: Pitches for "free," "pre-paid" or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).
Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.
Office Supplies and Services: Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes, etc.
Prizes/Sweepstakes and Lotteries: Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail, etc.
Shop-At-Home/Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone or mail.
Telephone Services: Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls you didn't make; unauthorized switching of your phone service provider; misleading pre-paid phone card offers, etc.
Travel, Vacation and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.
"Other" complaint categories are: investments, multi-level marketing/pyramids/chain letters, office supplies and services, travel/vacations/timeshare, employment agencies/job counseling, charitable solicitations, credit card issuing, real estate, scholarships/educational grants, modeling agencies/services, government services, dating services, property/inheritance tracers, water purifiers, green card application services, living trusts and viaticals.